

UNITED STATES BANKRUPTCY COURT
Eastern DISTRICT OF PA

In re Lewis M. Irving

Case No. 19-13930-AMC
Reporting Period: 6/18/19 - 7/31/19

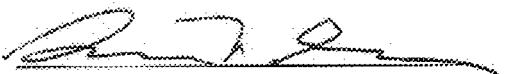
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 30 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form	Document Attached	Explanations Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

Date 9/24/2019



Signature of Joint Debtor

Date



Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PA

In re Lewis M. Irving

Case No. 19 13930-AMC
Reporting Period: 6/18/19 - 7/31/19

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 10 days after end of month.

Submit copy of report to any official committee appointed in the case.

REPORT REQUIREMENT	1. DEBTOR'S FINANCIAL STATEMENT	2. DOCUMENTS ATTACHED	3. EXPLANATION / ATTACHMENT SUPPLEMENT	4. APPROVED
Schedule of Cash Receipts and Disbursements	MCR-1			
Bank Reconciliation (or copies of debtor's bank reconciliations)	MCR-1a			
Schedule of Professional Fees Paid	MCR-1b			
Copies of bank statements				
Cash disbursements journals				
Statement of Operations	MCR-2			
Balance Sheet	MCR-3			
Status of Postpetition Taxes	MCR-3			
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MCR-4			
Listing of aged accounts payable	MCR-4			
Accounts Receivable Reconciliation and Aging	MCR-5			
Debtor Questionnaire	MCR-5			

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor

7/29/2019

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re: Levins M. Irving
Debtor

Case No. 19-13930
Reporting Period Oct 18 19 - Oct 31 19

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. (See MOR-1 (INDV) (CONT))

	Current Month	Cumulative Ending Balance
Cash - Beginning of Month	\$5,700.00	\$5,700.00
RECEIPTS		
Wages (Net)	0	0
Interest and Dividend Income	0	0
Alimony and Child Support	0	0
Social Security and Pension Income	N/A	N/A
Sale of Assets	0	0
Other Income (attach schedule)		
Total Receipts		
DISBURSEMENTS		
Mortgage Payment(s)	\$1,825.77	\$1,825.77
Rental Payment(s)		
Other Secured Note Payments	\$2,354.12	\$2,354.12
Utilities		
Insurance	\$300.00	\$200.00
Auto Expenses		
Lease Payments		
IRA Contributions		
Repairs and Maintenance	\$960.92	\$960.92
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements		
REORGANIZATION EXPENSES		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	\$5,340.81	\$5,340.81
Net Cash Flow (Total Receipts - Total Disbursements)	\$359.19	\$359.19
Cash - End of Month (Must equal reconciled bank statement)		

FORM MOR-1(INDV)
(9-95)

In re Lewis M. Irving
Debtor

Case No. 19-13930-AMc
Reporting Period: April 19 - 7/31/19

BANK RECONCILIATIONS

Comprehension Sheet for MQR-1

A bank reconciliation must be included for each bank account. The Director's bank reconciliation may be substituted for this page.



Bank

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STATEMENT OF ACCOUNT

000084171 01 AV 0380 MTD01040072619379734 0003 11.97
 LEWIS M IRVING
 DIP CASE 19-13930 EDPA
 378 THORNTON RD
 THORNTON PA 19371

Page: 1 of 3
 Statement Period: Jun 28 2019-Jul 25 2019
 Cust Ref #: 435-1064070-030-Y-
 Primary Account #: 435-1064070

Chapter 11 Checking

LEWIS M IRVING
 DIP CASE 19-13930 EDPA

Account # 435-1064070

ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	10,212.11
Deposits	22,651.78	Interest Earned This Period	0.00
Checks Paid	8,974.18	Interest Paid Year-to-Date	0.00
Electronic Payments	1,867.37	Annual Percentage Yield Earned	0.00%
Ending Balance	12,010.26	Days In Period	30

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
06/26	DEPOSIT	1,005.73
07/02	DEPOSIT	2,187.47
07/03	DEPOSIT	8,000.00
07/03	DEPOSIT	8,908.58
07/15	DEPOSIT	1,550.00
07/25	DEPOSIT	1,000.00
	Subtotal:	22,651.78

Checks Paid

DATE	No. Checks	Indicates break in usual sequence of check processed electronically and listed under Electronic Payments	DATE	SERIAL NO.	AMOUNT
07/10	101	8,000.00	07/17	105*	42.54
07/15	102	926.82	07/23	107*	325.00
					Subtotal:
					8,974.18

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
07/06	ACH DEBIT, HARLAND CLARKE CHK ORDERS ***KWW***703741L7	11.95
07/12	DEBIT POS, ****30050168855, AUT 071219 DDA PURCHASE THE HOME DEPOT #121 GLEN MILLS * PA	136.62
07/12	DEBIT POS, ****30050168855, AUT 071219 DDA PURCHASE CONCORD PIKE 1 WILMINGTON * DE	41.41
07/16	ELECTRONIC CK PMT-ARC, DELMARVA POWER CHECKPAYMT 0103	99.92
07/17	DEBIT CARD PURCHASE, ****30050168855, AUT 071519 VISA DDA PUR NEW JERSEY E-Z PASS 588 288 6885 * NJ	29.74
07/18	ELECTRONIC CK PMT-ARC, DISCOVER ARC PAYMENTS 108	200.00
07/18	DEBIT POS, ****30050168855, AUT 071819 DDA PURCHASE THE MEN'S WEARHOUSE #2 WILMINGTON * DE	177.89

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits First, Managed by TD Bank, N.A. Member FDIC and Equal Housing Lender. ©TD

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

Your ending balance shown on this statement is:

List below the amounts of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.

Subtotal by adding lines 1 and 2.

List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.

Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Page:

2 of 3

Ending Balance **13,810.38**

Total Deposits **+**

Sub Total **.....**

Total Withdrawals **-**

Adjusted Balance **.....**

Description of Deposit		Debits	Credits
Interest on deposit			
Automatic deposit			
Overdraft line of credit			
Other			
Total Deposits			

Description of Withdrawal		Debits	Credits
Interest on withdrawal			
Automatic withdrawal			
Overdraft line of credit			
Other			
Total Withdrawals			

Description of Adjustment		Debits	Credits
Interest on adjustment			
Automatic adjustment			
Overdraft line of credit			
Other			
Total Adjustment			

NON-CONSUMER ACCOUNTS ONLY ... IN CASE OF QUESTIONS ABOUT YOUR BANK STATEMENT PLEASE DO THE FOLLOWING:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept., P.O. Box 1277, Lewiston, Maine 04240-1277

We must hear from you no later than sixty (60) calendar days after we send you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

Without a valid reason, the Bank may not that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

SURPRISE NOTICE

Total interest created by the Bank to you this year will be reported by the Bank to the Superior Revenue Service and state tax authorities. The amounts to be reported will be reported separately to you by the Bank.

NON-CONSUMER LOAN ACCOUNTS ONLY ... CALLING RIGHTS

In Case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1277, Lewiston, Maine 04240-1277 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill or within which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the rest of your bill that are not in question. While we investigate your concern, we cannot report you as delinquent or take any action to collect the amount you欠.

PROVIDE PROOF: Although the Bank uses the Daily Balance method to calculate the finance charge on your Statement/Statement Protection contract (the term "120%" or "120" refers to Standard Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate as listed in the Account Summary section on the front of the statement. The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been deducted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge occurs. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

LEWIS M IRVING
DIP CASE 19-13930 EDPA.

Page 3 of 3
 Statement Period: Jun 26 2019-Jul 26 2019
 Cust Ref #: 4351064070-038-T-#888
 Primary Account #: 435-1064070

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POST DATE	DESCRIPTION	AMOUNT
07/18	DEBIT CARD PURCHASE, ****300501688855, AUT 071819 VISA DDA PUR WWW SUPERBRIGHTLEDS CO HTTP://WWW.SUPE * MO	78.10
07/19	DEBIT CARD PURCHASE, ****300501688855, AUT 071819 VISA DDA PUR WWW SUPERBRIGHTLEDS CO HTTP://WWW.SUPE * MO	58.26
07/19	DEBIT CARD PURCHASE, ****300501688855, AUT 071819 VISA DDA PUR WWW SUPERBRIGHTLEDS CO HTTP://WWW.SUPE * MO	38.16
07/22	DEBIT POS, ****300501688855, AUT 072019 DDA PURCHASE COSTCO GAS 1114 GLEN MILLS * PA	48.46
07/23	ELECTRONIC PMT-WEB, USAA.COM PAY EXT P&C 296016932	756.78
		Subtotal: 1,867.37

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
06/26	0.00	07/18	12,764.26
06/26	1,005.73	07/17	12,691.93
07/02	3,193.20	07/18	12,313.99
07/03	20,101.78	07/19	12,141.47
07/08	20,088.83	07/22	12,092.01
07/10	12,069.83	07/23	11,010.26
07/12	11,811.80	07/25	12,010.25
07/15	12,855.10		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

This document does not contain individualized information.

In re _____
Debtor _____

Case No. _____
Reporting Period: _____

STATEMENT OF OPERATIONS

(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

	Current Year	Prior Year
REVENUES		
Gross Revenues	\$5,700.00	\$5,700.00
Less: Returns and Allowances	0	0
Net Revenue	\$5,700.00	\$5,700.00
COST OF GOODS SOLD		
Beginning Inventory	0	0
Add: Purchases	0	0
Add: Cost of Labor	0	0
Add: Other Costs (attach schedule)	0	0
Less: Ending Inventory	0	0
Cost of Goods Sold	0	0
Gross Profit	0	0
OPERATING EXPENSES		
Advertising	0	0
Auto and Truck Expense	\$200.00	\$260.00
Bad Debts	0	0
Contributions	0	0
Employee Benefits Programs	0	0
Insider Compensation*	0	0
Insurance	250	250
Management Fees/Bonuses	0	0
Office Expense	0	0
Pension & Profit-Sharing Plans	0	0
Repairs and Maintenance	0	0
Rent and Lease Expense	0	0
Salaries/Commissions/Fees	0	0
Supplies	0	0
Taxes - Payroll	0	0
Taxes - Real Estate	0	0
Taxes - Other	0	0
Travel and Entertainment	0	0
Utilities	\$1,418.72	\$1,418.72
Other (attach schedule)	\$1,825.77	\$1,825.77
Total Operating Expenses Before Depreciation	\$3,644.49	\$3,644.49
Depreciation/Depletion/Amortization	0	0
Net Profit (Loss) Before Other Income & Expenses	\$2,005.51	\$2,005.51
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)	0	0
Interest Expense	0	0
Other Expense (attach schedule)	0	0
Net Profit (Loss) Before Reorganization Items	0	0
REORGANIZATION ITEMS		
Professional Fees	0	0
U. S. Trustee Quarterly Fees	0	0
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)	0	0
Gain (Loss) from Sale of Equipment	0	0
Other Reorganization Expenses (attach schedule)	0	0
Total Reorganization Expenses	0	0
Income Taxes	0	0
Net Profit (Loss)	\$0 (\$0)	\$0 (\$0)

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re _____ Chapter _____

Case No. _____
Reporting Period, July 2019

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from postpetition obligations.

ASSETS	BOOK VALUE ON PETITION DATE	BOOK VALUE ON PETITION DATE
CURRENT ASSETS		
Unrestricted Cash and Equivalents	\$22,651.78	\$22,651.78
Restricted Cash and Cash Equivalents (see continuation sheet)		
Accounts Receivable (Net)		
Notes Receivable		
Inventories		
Prepaid Expenses		
Professional Retainers		
Other Current Assets (attach schedule)		
TOTAL CURRENT ASSETS	\$22,651.78	\$22,651.78
PROPERTY & EQUIPMENT		
Real Property and Improvements	\$1,480,000.00	\$1,480,000.00
Machinery and Equipment		
Furniture, Fixtures and Office Equipment		
Leasehold Improvements		
Vehicles	\$73,500.00	\$73,500.00
Less Accumulated Depreciation		
TOTAL PROPERTY & EQUIPMENT	\$1,553,500.00	\$1,553,500.00
OTHER ASSETS		
Loans to Insiders*	0	0
Other Assets (attach schedule)	0	0
TOTAL OTHER ASSETS	0.00	0.00
TOTAL ASSETS	\$1,577,151.78	\$1,577,151.78
LIABILITIES AND OWNER EQUITY		
LIABILITIES SUBJECT TO COMINGLING (Continuation)		
Accounts Payable		
Taxes Payable (refer to FORM MOR-4)		
Wages Payable		
Notes Payable		
Rent / Leases - Building/Equipment		
Secured Debt / Adequate Protection Payments	\$225,000.00	\$225,000.00
Professional Fees		
Amounts Due to Insiders*		
Other Postpetition Liabilities (attach schedule)		
TOTAL POSTPETITION LIABILITIES	\$225,000.00	\$225,000.00
LIABILITIES SUBJECT TO COMINGLING (Continuation)		
Secured Debt		
Priority Debt		
Unsecured Debt		
TOTAL PRE-PETITION LIABILITIES	\$	\$
TOTAL LIABILITIES	\$	\$
OWNER EQUITY		
Capital Stock		
Additional Paid-in Capital		
Partners' Capital Account		
Owner's Equity Accounts		
Retained Earnings - Pre-Petition		
Retained Earnings - Postpetition		
Adjustments to Owner Equity (attach schedule)		
Postpetition Contributions (Distributions) (Draws) (attach schedule)		
NET OWNER EQUITY	\$	\$
TOTAL LIABILITIES AND OWNERS' EQUITY	\$1,577,151.78	\$1,577,151.78

*"Insider" is defined in 11 U.S.C. Section 101(31).

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Case No. _____
Reporting Period: _____

SCHEDULE OF RETAINERS PAID TO PROFESSIONALS

(This schedule is to include each Professional paid a retainer.)

Identify all Evergreen Retainers

Form 1R-2
(4/07)

Properties	Value	Debt
1663 Cross Tee Court, Oldsmar, FL 34677	\$ 450,000.00	\$ 330,000.00
32006 River Road, Millsboro, DE 19966	\$ 240,000.00	\$ 230,000.00
58 E Mowry Street, Chester, PA 19013	\$ 30,000.00	0
278 Thornton Road, Thornton, PA 19373	\$ 575,000.00	\$ 340,000.00
49 Concord Road, Aston, PA 19063	\$ 185,000.00	0
TOTAL VALUE	\$ 1,480,000.00	\$ 900,000.00

Assets/Vehicles	Value	Debt
2005 Mercedes	\$ 6,500.00	0
2017 Jeep	\$ 22,000.00	\$ 10,000.00
2014 Mercedes	\$ 35,000.00	\$ 15,000.00
2007 Escalade	\$ 10,000.00	0
TOTAL VALUE	\$ 73,500.00	\$ 25,000.00

In re Lewis M. Irving
Debtor

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		✓
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✗	✓ <i>IN PROCESS</i>
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.	✓	DIP